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Contributors

Editor: Annette Gent, MPH

Editorial Board:
Allan Bortel
Nancy Peters Janover
Hope McCrum
Jo Anne Weber

Printing Services:
Elly Ferrell,
County of Marin

Great Age design:
Sandra McHenry Designs

Distribution:
Jo Anne Weber

Published by the
Division of Aging
Director: Nick Trunzo

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How Baby Boomers Will Change the Face of Aging

Exclusive From the White House Conference on Aging

Editor's Note: 2006 marks the 60th birthday of the first of the "Baby Boom" generation—the 77 million Americans born between 1946 and 1964. This issue of Great Age looks at Baby Boomers and how they might face, and change, aging. Our roving reporter, Allan Bortel, Commissioner representing Tiburon, attended the recent White House Conference on Aging as an alternate to our delegate from Sonoma. He filed this report from Washington D.C. President Bush did not make an appearance at the conference.

The White House Conference on Aging is mandated by the Older Americans Act of 1965 and is held every 10 years. The theme of this fifth Conference recognizes the 27.5% of the population born between 1946 and 1964—"The Booming Dynamics of Aging: From Awareness to Action." Some 1,200 delegates from across the U.S. gathered at a Marriott Hotel (3 miles from 1600 Pennsylvania Ave.) in Washington, D.C., December 11-14. Delegates were selected by members of Congress, governors and the WHCoA Policy Committee. Congresswoman Woolsey's selection, Joann Keyston, from Sonoma County's Area Agency on Aging's advisory board, represented our area. She is a long-time advocate for seniors, particularly in the areas of elder abuse and senior center development. We have invited Joann to share her experience with us in coming months, particularly as the final report to Congress and the White House is prepared.

The first Conference was held in 1961 under

President Kennedy. Some believe that the idea for Medicare was formulated at that first aging conference, and Nixon oversaw the creation of an elderly nutrition program after the 1971 conference, but since then the impact has been less dramatic. This Conference

tried to emphasize "implementation" ideas so that resolutions put forward move into real action by various levels of government, industry and non-profit sectors.



Delegates selected 50 out of 73 resolutions presented by the 17-member bi-partisan Policy Committee appointed by the President and Congress, which met in mid 2005. Policy Committee members hoped that while Social Security (the hot topic for many delegates) did not get top billing, what might come out of the Conference would be greater national focus on issues such as mental health and long-term care. The Committee was also hopeful that delegations would follow up with meetings in their respective states after the final reports are submitted in six months.

To the consternation of some, individual delegate participation was limited and the special needs of Native Americans and gay people were overlooked.

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From the Chair

By Roberta Romeo, PhD, RN

A program that everyone wanted, medication cost reduction, was much anticipated and we are now faced with considerable upset and confusion over Medicare Part D. Many of our seniors are attending meetings around the county to learn about the program and caregivers are booting up their computers to help Mom or Dad or friend find the best plan for covering expensive drug regimes. Better living through chemistry and woe to those who cannot pay. The newspapers are keeping us alerted to special groups, such as those on Medicare/MediCal who have less money than most, and the impact Medicare Part D will have on their lives.

Marin County is fortunate to be ahead of the issue impacting the Medi/MediCal residents in Marin due to the vigilance of a new Commissioner, Pat Tobin. She worked hard to help service groups in Marin meet at an Advocacy Summit on December 5th and work out plans to make the transition to the new program easier for some of our more vulnerable citizens. The Division on Aging has been backing the Summit's goals all the way.

A new year is upon us and the White House Conference on Aging is behind us. We all wish the Government to use the findings and suggestions of this 10-year event to effectively plan for all aging peoples in our wonderful country. Best wishes for the New Year 2006.

From the Director

By Nick Trunzo

Recently, I attended a conference where a speaker noted that we are no longer referring to the people born between 1946 and 1964 as Baby Boomers, rather, we more respectfully refer to them as Aging Boomers, acknowledging that 77 million post-war babies are soon becoming the older adults of the communities where we live. In fact, the number of Californians age 65 and above is expected to increase by 71.3 percent between 2000 and 2020.

So are we ready? What do we need to do to be prepared to appropriately provide services to our Aging Boomers, especially in the areas of health care, housing, transportation and home care? In addition, what will we need to provide in the areas of nutrition services, exercise, volunteer opportunities, workforce development, and emergency services? These are the questions that communities all across the country are asking as they try to plan for this astounding growth in the numbers of older adults.

In order to prepare for the Aging Boomers here in Marin,

we need to conduct on-going needs assessments of the older, increasingly diverse, community. We need to continue to develop resources so that services will be available to meet their needs. This will be especially difficult, since public funding for aging services, the Older Americans Act, and the Older Californians Act, has remained stagnant in the face of population growth.

Are Aging Boomers healthier, more active, and have more personal resources as a result of good retirement planning? A recent report demonstrated that half the people in the 55-64 age group, including the oldest of the Boomers, have high blood pressure, and two in five are obese. As far as economic resources are concerned, many Boomers find themselves in an extended "sandwich" phase, with many either raising minor children or providing financial and other forms of support to adult children and/or aging parents. They may be in worst shape than Americans born a decade earlier.

In cooperation with the Marin County Commission on Aging, we will continue to promote healthy aging for Boomers by providing health education and awareness, through nutrition education, medication and chronic disease management programs. We are planning a second Healthy Aging Symposium in May of 2006 where the theme will be *Aging in the New Millennium: Body, Mind and Spirit*. In cooperation with Drug and Alcohol Programs, we will be doing a coordinated outreach campaign to educate older adults on the pitfalls of alcohol abuse. We are taking some necessary steps in our preparedness planning, and will continue to work closely with the aging network in Marin to plan for the needs of our older adults, both now and for the future.

In Memorium

Norman C. Gravdahl



Norman Gravdahl was a dedicated, soft spoken advocate for seniors in Marin. A retired civil engineer, he served on the Commission for 13 years, first representing San Rafael, and then as elected Senator in the California Senior Legislature. He served as Chair in 1995 and 1996, and retired from the Commission in 2002. He was a strong supporter, and served a term as Treasurer, of the Marin Senior Information Fair Committee when it first became a community event in early 1991. He served as President of the Marin chapter of AARP. He leaves his wife Ruth who resides in San Rafael. A life well lived!

While some delegates wanted to offer their own views, conference rules did not permit any new issues to be raised from the floor. The six broad areas of focus were volunteerism, technology, healthy living, working, community and planning across the lifespan.

Ten-Year Implementation Strategies and Goals

The second day of the Conference produced a selection of 50 resolutions (22 involving healthcare) on which to strategize action. These implementation plans will result in a report to the President and Congress as a guide for aging policies over the next 10 years. On day three the delegates met in smaller groups of 50-300 and broke into further workshops attended by experts on such issues as emergency response planning for seniors (in the event of public health alerts and/or disasters—experts from Florida, Louisiana and Mississippi were present), Social Security, housing and various health issues.

It was interesting to note that, based on the emphasis on technology in the extensive exhibit hall in the hotel's lower level, it did not ring many bells with the delegate voting upstairs. The only resolution on adapting technology, was on developing incentives to encourage expansion of appropriate use of health information technology.

The roll out of a new campaign to encourage Baby Boomers to volunteer was welcomed by many delegates. Institutions, organizations and agencies welcoming volunteer participation will be linked to a website set up by the Corporation for National and Community Service, which administers Senior Corps. The address is www.getinvolved.gov.

It will be important to watch what initiatives are pursued as a result of the Conference. Social Security reform, according to talk among the delegates, is a dead issue until 2009, after the election of a new Administration. The betting on new legislation for seniors in 2006 was on fixing currently perceived deficiencies in the new Medicare Part D drug program.

Here is the tally of the top 10 resolutions voted by the delegates:

1. Reauthorize the Older Americans Act within the first six months following the 2005 White House Conference on Aging;
2. Develop a coordinated, comprehensive long-term care strategy by supporting public and private sector initiatives that address financing, choice, quality, service delivery, and the paid and unpaid workforce;
3. Ensure that older Americans have transportation options to retain their mobility and independence;
4. Strengthen and improve the Medicaid program for seniors;

5. Strengthen and improve the Medicare program;
6. Support geriatric education and training for all health-care professionals, paraprofessionals, health profession students, and direct care workers;
7. Promote innovative models of non-institutional long-term care;
8. Improve recognition, assessment, and treatment of mental illness and depression among older Americans;
9. Attain adequate numbers of healthcare personnel in all professions who are skilled, culturally competent, and specialized geriatrics;
10. Improve state and local based integrated delivery systems to meet 21st Century needs of seniors.

For more information visit www.whcoa.gov.

Stressed Knees

By Roberta Romeo, PhD, RN

Have you thought how important your knees are to your future, whether you are 40, 50 or 65? Think about how difficult it would be to sit, stand or walk without functioning knees. They are constructed to take a lot of abuse, whether skiing, jogging or running. Sports injuries can put players out for the whole season because their knees are damaged. Those knees are expected to last a lifetime and we must take care of them if we plan an energetic retirement.

The Merck Manual reports that almost everyone by age 40 has some pathological changes in weight bearing joints, such as knees, with osteoarthritis in those joints being very common at age 70. The Manual recommends daily stretching exercises as well as muscle strengthening exercises to support the knees' work. The goal is to maintain healthy cartilage and range of motion. One very important way you can help your knees is to lose weight. For every pound of weight lost your knees get three pounds of relief. Surely a few pounds less and reasonable exercise is not too much to ask for such an important part of our anatomy. Your knees will thank you.

Now you can have surgical knee replacement when their cartilage wears out and the pain is 9 on a scale of 10. This relatively modern expensive procedure is very important in managing osteoarthritic knees but comes with great discomfort at the time of surgery and a lengthy rehabilitation period. Your physician may strongly encourage you to lose weight before and after the surgery. A word to the wise and your knees will thank you, even the titanium ones. Of course, your titanium knees will now set off the alarms at airports when you check in. Another sticky irritant.

Roberta Romeo is Chair of the Commission and represents Novato.

Are Baby Boomers Financially Prepared for Retirement?

By Stan Green

The number of Baby Boomers is disproportionately large compared to other generations in the U.S. Their spending and saving patterns are likely to have a large effect on the U.S. as well as non-U.S. economies. The first Baby Boomers, will be 60 years old this year. There is a great deal written and debated about the financial readiness, or lack of readiness, of Baby Boomers approaching their retirement years.

A number of factors account for the uncertainty of retirement preparedness:

1) The number of employers offering fixed retirement pensions is decreasing rapidly. Pension Plans are being replaced by the now ubiquitous 401k Plan. 401k Plans can produce retirement income for later years of life, but they are generally funded with voluntary contributions of plan participants, and participants are not contributing aggressively.

2) Many Boomer investors got caught up in the strong bull market of 1995-1999 and over-weighted stocks in their portfolios by selling bonds to increase their stock exposure. Then the bear market in stocks from 2000 through early 2003 wreaked havoc with stock portfolios, including portfolios in Boomers' 401k Plans and Individual Retirement Accounts (IRAs). Except for new contributions, many Boomer 401k accounts have not recovered to their peak values of March, 2000.

3) Most Boomers enjoyed their most productive years in the strong economy of the late 1980s and 1990s, and developed habits of spending most, or all, or even more than their annual incomes. Many Boomers have gone into debt – either through larger mortgages, equity lines-of-credit, or credit card debt.

4) The great real estate boom of the last decade has created considerable wealth among homeowners, especially in Marin County. But cashing in on that wealth requires “downsizing,” i.e., moving to a smaller home, in order to access the increased home equity. Are Boomers really willing to downsize enough, or have they become spoiled? If much of the increased home equity has been consumed with refinancings or spent equity lines-of-credit, then the increased home equity may be illusory. Also, while real es-

tate prices have rarely declined in California, they could in future years, especially after so many years of strong increases.

5) Stubbornly low interest rates over the past few year are preventing cash and bond-type investments from producing respectable rates of return.

6) The reliability of promised Social Security benefits is now in question. The frail condition of the Social Security Trust Fund has been well publicized.

7) Medical expenses are rising far faster than the rate of inflation, with no end in sight, and inadequate relief from Medicare and other federal or state sources.

8) Baby Boomers may not remember that assets in their tax-deferred retirement plans can't be spent before they are taxed, i.e., \$1.00 in such an account may be only about 60c to 80c after tax. Distributions from these accounts can propel Boomers into high tax brackets even in retirement.

8) Longevity is increasing, thankfully! But increased longevity requires increased funding, especially if Boomers hope to live active lives.

Remedies to reduce fears and uncertainties about Boomers' retirement plans are mostly obvious: Boomers should:

- Examine their spending habits and keep spending in line with, or below, income.
- Reduce debt. Ideally, Boomers should pay off their home mortgages, credit cards and other debts before retiring.
- Expect to work beyond normal retirement age, both for cash and for stimulation.
- Maximize savings, into or outside of tax-deferred retirement plans.
- Avoid counting on continued real estate appreciation to provide funding for their retirement. Such appreciation is by no means a sure thing.
- Remember that savings in tax-deferred retirement accounts are taxed when they come out.

Americans are remarkably adaptable and flexible. Baby Boomers may need to be that way in the years ahead!

Stan Green is Principal of Stan F. Green, LLC and Commissioner representing District 2.

Three Baby Boomers on Aging & Retirement

Note: Hope McCrum and Jo Anne Weber from the Great Age editorial staff spoke with three baby boomers in Marin on approaching the age of 60 and their plans for retirement. Jean is a 59-year old travel agent, Ken is a 55-year old painting contractor, and Maria is a 49-year old caregiver, who recently had to give up her job in the corporate world to care for her mother.

GA: *What are your plans for retirement? Do you plan to work after 65?*

JEAN: Well, it is a bit of a shock to realize that I am almost 60. My idea of retirement is about the same as my life today—to continue to work part-time. Even if I stop working we will continue to live comfortably with our pensions and investments.

KEN: It looks as if I will be working as long as possible as my only retirement plan is Social Security. Friends my age are planning for retirement within a couple of years and I would love to join them. They have two or three retirement plans and are able to do this, but I didn't think about retirement until recently.

MARIA: Of course I will work past 65 as with the new rules I won't even be able to get Social Security until about 70. That will be my major income although I do have an IRA from past work. I am sure to need at least a part-time job to pay expenses.

GA: *How is your health today? How do you stay healthy?*

JEAN: My health seems to be about the same as most of the people I know. It must be OK as I am able to be so active and travel.

KEN: I am fortunate to be in good health. This must be the result of regular exercise and a good diet.

MARIA: The morning walks have made a big improvement in the way I feel. There are no problems of concern other than a weight gain last year that is slowing going away with exercise.

GA: *What will be your healthcare plan in retirement? How will it be financed?*

JEAN: In my line of work there are no healthcare plans. I am enrolled in an HMO and expect to have the same plan when I retire. My husband has a plan through the VA.

KEN: My current plan is Kaiser for which I pay nearly \$400.00 a month for a doctor visit once a year. I expect to keep Kaiser and hope that the cost will go down when I am a senior.

MARIA: I take care of my mother under the In-Home Supportive Services Program that provides me a health

plan with Kaiser. I hope to stay in Kaiser.

GA: *Will you be responsible for the care of parents or other relatives when you retire?*

JEAN: Other than ourselves my husband and I do not have dependents or living parents.

KEN: Right now I help my parents and aunt with a few things. Of course I will give the help needed when they get older.

MARIA: I'll be caring for my mother as long as needed.

GA: *What will you do for fun in retirement? Where will you live?*

JEAN: Restaurant dining, attending concerts and the theater are among my favorite activities. These are things I am able to do both here at home and as I travel. My husband and I plan to continue living in the home we love that is near our favorite local restaurants and only a short trip to the cultural events available in San Francisco. I expect life in retirement to be much as my life is today.

KEN: I see most movies as soon as they are out and eat in restaurants daily. I run at least 5 miles a day and bike about 25 miles 3 or 4 times a week. I go on weekend trips to the college basketball games of my girlfriend's son. Annual vacations in Hawaii are high on the list. I also enjoy hiking in Marin and northern California as well as winter ski trips. I hope to continue with current activities, money and health permitting. Although I really enjoy life in Marin I would love to live in a cooler climate somewhere in the Pacific Northwest.

MARIA: My family responsibilities and income limit what I can do. I recently joined a walking group where I am making a few friends. We go to movies and lunch during the month and often stop for coffee after our walks. Once a year I visit a friend who lives near the beach in northern Mexico. It is difficult for me to think so far ahead. I hope that I will continue to make friends with whom I can spend time and share activities that I can afford.

GA: *Do you know what services are available for older adults in Marin?*

JEAN: No, I don't know anything about these services. I would like to find out what is available.

KEN: There are senior centers, board and care homes, social workers and attorneys. As needed I can learn about specific services.

MARIA: I know about Senior Access and the In-Home Supportive Services Program. For questions about services I call the Senior Information phone line.

Hope McCrum is Commissioner representing Sausalito, Jo Anne Weber represents Larkspur and is Chair of the Public Information Committee.

Will Boomers Be Goldenaires? An Interview with Carol Jacobs-Courtz

By Annette Gent

GA: What does your current typical Goldenaire look like and what are they interested in doing for socialization and recreation?

CJC: The San Rafael Goldenaires Senior Citizen Organization, sponsored by the City of San Rafael is open to all Marin County residents over the age of 50 years. Our average age group is between 60 to 80 years—mostly women—and their interests range from exercise programs to Bingo games. Our current membership is 1,800 members. We offer a variety of programs from health related to recreational interests. The most popular programs lately are exercise classes that are held 2 to 3 times a week that include strength training and aerobics; watercolor painting group; mahjong group; monthly bingo games, and our monthly trips throughout California.

GA: Why do people currently seek you out?

CJC: The word from many prospective members is that they have heard that our organization offers a variety of programs that are well-organized and diverse. Our travel program is appealing to many, companionship is also at the top of the list and the variety of classes that are offered has something for everyone, from exercise, bridge, painting, craft group, authors group, mahjong, wood carving and bocce ball. In addition, we offer many volunteer opportunities to those that wish to be involved.

GA: How are the Goldenaires preparing themselves for the Baby Boomers?

CJC: The Goldenaires have developed a more extensive travel program that seems to be of interest to all age groups. Not only do we offer monthly trips to various current events, i.e. Broadway theatre performances in San Francisco, ice skating productions and museums, but our monthly adventures to the various Indian casinos in California are very well received. In addition, we work with travel agencies that offer cruises and adventures to Europe, Mexico and South America. Lastly, we have been offering self-improvement programs such as Tai Chi and health series. This is an area that will be developed more extensively in 2006.

GA: How do you envision services at the San Rafael Community Center changing to meet the needs and interests of Baby Boomers?

CJC: Since the Goldenaires are under the San Rafael Community Services Department, we have the opportunity for all of the members and seniors at large to learn about the various activities that are offered at our 4 community centers. These programs include: speaker series; hiking groups; language classes; cooking classes; yoga; martial arts; arts & crafts classes and dance programs. A very popular program that Baby Boomers have joined in is our adult theatre program, *NORTH BAY REP-Theatre With A Cause*. This program includes adults 18 to 60 years of age along with very young children ages 3 to 7 years. Right next door to the Community Center are the well known bocce ball courts and the Goldenaires currently co-sponsor 11 teams in their day league. Also, in the adult sports division, many Baby Boomers take advantage of playing softball and basketball in the over 40 league. Lastly, our department does quite a bit of collaboration with other agencies and businesses that offer programs that can be part of our centers, i.e. kayaking, yoga, sailing, computer classes. Programs that are more active are what seem to be appealing to the new generation of older citizens. We are constantly networking with other groups that have unique and interesting activities that can be offered to everyone.

GA: Do you think traditional senior centers will become obsolete?

CJC: My experience has always been in a community center where programs are offered to all different ages from 9 months old to 100 years old. I believe that intergenerational activities are important to keep all ages interested and understanding of each other. The seniors at our Center are exposed to a variety of programs while attending their own activity. In addition, the members from the Goldenaires are awesome volunteers and that is really what keeps us alive and active! I have received numerous volunteers with my adult theatre program where they help with ticket sales, refreshments and back stage help. Whenever I request the need for volunteers, I receive three offers for every one I need.

GA: Any other thoughts?

CJC: I feel that those of us that are in the field of aging need to stay on top of what is new and appealing to the new generation of Baby Boomers. In order to keep organizations alive and thriving, we need to create programs that are of interest to the majority. The need for workshops, or a survey in our brochure for this age group is important, so they can voice their thoughts on what services they would like to see offered.

Carol Jacobs-Courtz is Senior Recreation Supervisor, City of San Rafael. Annette Gent is Great Age Editor and Projects Coordinator with the Marin County Division of Aging.

Masters of Marin— Promoting Civic Engagement

By Linda Davis

Today's older adults are the healthiest, most active, best educated and most financially independent generation in our nation's history. Many are searching for, or open to opportunities to, remain contributing members of our community and to live a life that matters. They represent a growing resource of time, energy and talent with the potential to competently address community problems through volunteer work and employment. Retirement, once thought of as the final years, a time to wind down, is taking on a new meaning that is focused on lifelong learning, growth and contribution to others. Retirement is becoming less of a stage and more of a transition.

Yet, as the numbers of older adults grow, research shows that only about one-third of them are involved in volunteer work. Why is this? Some suggest a lack of a compelling vision in the later years; roles and opportunities in society have not caught up with capacities and interests of many retirees, and most programs focus on the needs not the resources of older adults. Or, it could be as simple as they are not being asked. According to a study by the Independent Sector, (*America's Senior Volunteers*, June 2000) less than one-third of all seniors over age 65 were asked to volunteer. When asked 84% volunteered, if not asked only 17.4% volunteered.

The biggest single inducement to volunteer is being asked by someone with whom one has an established relationship. Thus, volunteering tends to be an extension of one's family, work, and social life, rather than something apart from it.

The aging of America presents a tremendous opportunity. The oldest of the 77 million Baby Boomers will turn 60 in 2006. Boomers have transformed every decade that they have been through and I am sure they will continue that transformation into this stage in their life. Those over 50 can expect to not only live, but live well for another three or four decades, an entire life span in centuries past.

Many organizations that serve the health and social service needs of older adults are struggling to meet the needs of their clients. Unmet needs could be addressed by engaging the social capital represented by the growing healthy, active older adult population whose collective experience and expertise could be tapped to address pressing social needs. Increasing the opportunities for older adults to

serve and strengthen their communities will add resources and value to organizations that are responsible for meeting community and human needs and give older adults the opportunity to redefine retirement.

In response to a 2003 research study commissioned by the Marin Community Foundation, the Center for Volunteer and Nonprofit Leadership is developing *Masters of Marin*, a program to help community members connect with civic engagement and to empower the growing populations of older adults to use their abilities, experience and energy to help address community problems through volunteer work and employment. The goals of the program are to promote opportunities for community involvement, leadership and lifelong learning among older adults and to build the capacity of nonprofit agencies to develop compelling opportunities for this age group.

We are committed to promoting a public image of aging that respects the wisdom, experience and individuality of older adults. Our purpose is to bring attention to and encourage others to look upon older adults as a social, economic and dynamic force whose potential should be utilized if our society it to prosper.

Linda Davis is Chief Executive Officer of the Center for Volunteer and Nonprofit Leadership. Call 415 479-5710 to set up a personal consultation or to request a volunteer application. Email to info@cynl.org with request for consultation or information or visit the Center at their new office (as of January 23, 2005), 555 Northgate, San Rafael.

Improve Older Adult Services—Donate on Line 54

You can help to stop elder abuse, improve nursing homes, increase Alzheimer's care funding and research, increase home delivered meals and help the older residents of California.

You can make a voluntary contribution using Line 54, the California Fund for Senior Citizens, on your California State Tax return. Fully deductible under both federal and state tax laws. Tax exempt ID 77-0187875.

*How old would you be if you
didn't know how old you was?
Satchel Paige*

**A Time for All Ages
MCCOA on Comcast Cable
26 & 27 (Novato)
Tuesdays at 8:30 p.m.**

Host: Jack Hanson

January 2006

**Stay tuned for a selection
of our favorite shows!**

February 2006

Guest: Mae Kramer

Topic: Women are Funny

March 2006

Guest: Herb Meyer

Topic: Smooth Sailing

The Marin County Commission on Aging is a federally mandated advisory council. The mission of the Commission is to provide information and advocacy for services that enable older adults to live with dignity.

Winter 2006 Calendar of Meetings

The public is invited to attend and participate in all meetings held by the Commission and its Committees. Commission meetings are held on the second Thursday of the month at 9:30 a.m, followed by a presentation and discussion at 11:00 a.m.

Thursday, January 12, 2006

Topic: Successful Aging

Speakers: Carol Levenson,
RN, MS, Adjunct Faculty,
Dominican University

Place: Bennett House, 53
Taylor Drive, Fairfax.

Thursday, February 9, 2006

**Topic: Technology & Older
Adults**

Speaker: Allan Bortel, Com-
missioner, Abbot Chambers,
Reference Librarian

Place: Belvedere/Tiburon
Library, 1501 Tiburon Blvd.,
Tiburon.

Thursday, March 9, 2006

Topic: Senior Peer Counseling

Speaker: Nan Heflin, LCSW,
Gregory Rienzo & volunteer

Place: The Redwoods, 40
Camino Alto, Mill Valley

Got questions?
Senior Services
Info: 457-4636

**Featured in
This issue
Special issue on
Baby Boomers**

**on Aging
Commission
Marin County**
10 North San Pedro Rd.
Suite 1012
San Rafael, CA 94903
415-499-7396
Website: www.co.marin.ca.us/aging

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